AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for notifying a customer of at least one requested event comprising:

      providing the customer with access to a notification system, including,

            (i)   determining a status of the customer as a member customer or a non-member customer of ~~an~~ a <u>financial</u> institution providing the notification system,

            (ii)   generating access data for the customer, and

            (iii)   prompting the customer for the access data;

      prompting the customer to select at least one requested event, ~~wherein a member customer is provided with more event choices than a non-member customer;~~

      storing the customer's at least one requested event selection in a first database;

      <u>prompting the customer to select at least one instruction, wherein the at least one instruction is executed by the financial institution if the at least one requested event is triggered;</u>

      <u>storing the customer's at least one instruction in a second database;</u>

      prompting the customer to select at least one method of notification;

      storing the customer's at least one method of notification selection in the first database;

      prompting the customer to select at least one time for notification;

      storing the customer's at least one time for notification selection in the first database;

      receiving trigger data from at least a ~~second~~ <u>third</u> database into the notification system that triggers the at least one requested event;

      formulating a <u>first</u> notification message that includes information about the at least one requested event;

      sending the <u>first</u> notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification;

      <u>executing the at least one instruction by the financial institution;</u>

      <u>formulating a second notification message that includes information about the at least one instruction; and</u>

sending the second notification message to the customer via the customer's at least one method of notification.

2. (Original)   The method according to claim 1, further comprising prompting the customer to select a method of payment for using the notification system.

3. (Original)   The method according to claim 2, wherein only non-member customers are prompted to select a method of payment for using the notification system.

4. (Original)   The method according to claim 1, wherein at least the steps of providing the customer with access to a notification system, prompting the customer to select at least one requested event, prompting the customer to select at least one method of notification, and prompting the customer to select at least one time for notification are performed by a customer service representative.

5. (Original)   The method according to claim 1, wherein the second database contains customer-specific financial account information.

6. (Original)   The method according to claim 5, wherein the customer is a non-member customer.

7. (Currently Amended) A system for notifying a customer of at least one requested event comprising:

means for providing the customer with access to a notification system, including,

(i)   means for determining a status of the customer as a member customer or a non-member customer of an institution providing the notification system,

(ii)   means for generating access data for the customer, and

(iii)   means for prompting the customer for the access data;

means for prompting the customer to select at least one requested event, ~~wherein the member customer is provided with more event choices than the non-member customer~~;

means for prompting the customer to select at least one instruction, wherein the at least one instruction is executed by the financial institution if the at least one requested event is triggered;

means for storing the customer's at least one requested event selection;

means for storing the customer's at least one instruction;

means for prompting the customer to select at least one method of notification;

means for storing the customer's at least one method of notification selection;

means for prompting the customer to select at least one time for notification;

means for storing the customer's at least one time for notification selection;

means for receiving trigger data ~~from at least a second database~~ into the notification system that triggers the at least one requested event;

means for formulating a notification message that includes information about the at least one requested event; ~~and~~

means for sending the notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification; and

executing the at least one instruction by the financial institution.

8. (Currently Amended) A system for notifying a customer of at least one requested event comprising:

means for generating a customer's financial notification preferences which include,

      (i)   at least one requested event,

      (ii)   a customer's notification method preferences, ~~and~~

      (iii)   a customer's time for notification preferences; and

      (iv)   at least one instruction, wherein the at least one instruction is executed by the financial institution if the at least one requested event is triggered;

a database containing the customer's financial notification preferences;

a database containing financial information, wherein the financial information is collected from at least one internal source and at least one external source;

a first notification message generator for comparing the at least one requested event with the financial information and generating a first notification message when the financial information matches the at least one requested event;

a first notification gateway for sending the first notification message to the customer according to the customer's notification method preferences and time for notification preferences; ~~and~~

means for executing the at least one instruction;

a second notification message generator for generating a second notification message when the at least one instruction is executed;

a second notification gateway for sending the second notification message to the customer according to the customer's notification method preferences; and

a database for generating a notification report at the customer's request, wherein the notification report includes at least data describing each notification message sent to the customer during a customer selected period of time.

9. (Original)   The system according to claim 8, wherein the at least one requested event is related to one of the following group consisting of a customer checking account, a customer savings account, a customer financial portfolio, a customer credit card, stock quotes, foreign exchange rates, interest rates, and loans.

10. (Original) The system according to claim 8, wherein the customer's notification method preferences are selected from the following group consisting of electronic mail, hypertext mark-up language, pager, mobile phone text messaging, extensible mark-up language, facsimile, short message service, and telephone.

11. (Original) The system according to claim 8, wherein the customer's notification time preferences are selected from the following group consisting of instantaneously, hourly, daily, weekly, and monthly.

12. (Original) The system according to claim 8, wherein the at least one internal source is a financial institution that is hosting the system.

13. (Original) The system according to claim 8, wherein the at least one external source is the Internet.

14. (Original) The system according to claim 8, wherein the at least one external source is a financial institution that is not hosting the system.

15. (Original) The system according to claim 8, wherein customers are identified in the first database as being either member customers or non-member customers.

16. (Canceled)

17. (Original) The system according to claim 8, wherein the financial information includes customer's checking account balance, customer's savings account balance, customer's portfolio value, stock quotes, and interest rates.

18. (Original) The system according to claim 8, wherein the means for generating a customer's financial notification preferences includes a customer service representative.

19. (Currently Amended) A method for formulating an alert message containing financial information for a customer comprising:

storing an alert prompt in a first database of a notification system hosted by a financial institution, wherein the alert prompt includes,

> (i) prompt details,

> (ii) a preferred method for notifying the customer of the alert message,

~~and~~

> (iii) a preferred time for notifying the customer of the alert message~~,~~<u>;</u>

<u>and</u>

> (iv) <u>information about an instruction;</u>

receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host financial institution;

comparing the incoming financial information with the prompt details of the alert prompt in the first database; ~~and~~

notifying the customer through the preferred method at the preferred time through an alert message when the prompt details match the incoming financial information<u>, wherein the alert message includes a request for a reply message; and</u>

<u>if a reply message is received, executing the instruction.</u>

20. (Original) The system according to claim 19, wherein the at least one internal source is a financial institution that is hosting the system.

21. (Original) The system according to claim 19, wherein the at least one external source is the Internet.

22. (Original) The system according to claim 19, wherein the at least one external source is a financial institution that is not hosting the system.

23. (Currently Amended) A method for notifying a customer of at least one requested event comprising:

providing the customer with access to a notification system, including,

> (i) determining a status of the customer as a member customer or a non-member customer of a host institution providing the notification system,
>
> (ii) generating access data for the customer, and
>
> (iii) prompting the customer for the access data;

prompting the customer to select at least one requested event, ~~wherein the member customer is provided with more event choices than the non-member customer~~;

<u>prompting the customer to select at least one instruction wherein the at least one instruction may be executed by the financial institution if the at least one requested event is triggered</u>;

prompting the customer to select at least one method of notification;

prompting the customer to select at least one time for notification;

formulating an alert prompt wherein the alert prompt includes,

> ~~(iv)~~ <u>(i)</u> the at least one requested event,
>
> ~~(v)~~ <u>(ii)</u> the customer's at least one method of notification, ~~and~~
>
> ~~(vi)~~ <u>(iii)</u> the customer's at least one time for notification<u>,</u>
>
> <u>(iv)</u> information about the customer's at least one instruction; <u>and</u>

storing the alert prompt in a first database of the notification system;

receiving financial information into a second database of the notification system, wherein the incoming financial information is received into the second database from at least one outside source and at least one inside source, and further wherein the incoming financial information received from the at least one inside source results from a change in at least one customer account maintained by the host institution;

comparing the incoming financial information with the at least one requested event of the alert prompt in the first database; ~~and~~

sending a notification message to the customer via the customer's at least one method of notification at the customer's at least one time for notification when the at least one requested event matches the incoming financial information<u>, wherein the notification message contains at least a confirmation request for execution of the at least one instruction; and</u>

<u>if confirmation is received, executing the at least one instruction.</u>